

United States Bankruptcy Court
Eastern District of New YorkIn re:
Oscar D Rios
DebtorCase No. 17-46981-ess
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 36

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 13, 2018.

db Oscar D Rios, 284 Malden Pl, Staten Island, NY 10306-4604
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9170629 B & B collections Inc, PO Box 2137, Toms River, NJ 08754-2137
9170635 Crasmere Psychiatric Services PC, 2907 Amboy Rd, Staten Island, NY 10306-2008
9170636 Credit One Bank N.A., c/o Stephen Einstein, 39 Broadway Rm 1250, New York, NY 10006-3089
9170641 Healthcare Associates in Medicine PC, 2535 Arthur Kill Rd, Staten Island, NY 10309-1207
9170642 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
9170643 +Mary A Nasso, DDS & Eleanor J Olsen, 4546 Hylan Blvd, Staten Island, NY 10312-6400
9170647 Physicians of University Hosepital, 1 Edgewater St Fl 6, Staten Island, NY 10305-4900
9170650 Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060
9170651 Rubin & Rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500
9170652 Selip & Stylianou, 199 Crossways Park Dr, Woodbury, NY 11797-2016
9170654 Susser Associates, LLC, c/o Marc E Scollar, Esq., 1031 Victory Blvd,
Staten Island, NY 10301-3620
9170658 Verizon, PO Box 650584, Dallas, TX 75265-0584
9170660 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 11 2018 18:40:17
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Apr 11 2018 18:39:28
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9170630 EDI: CAPITALONE.COM Apr 11 2018 22:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
9170632 EDI: CCS.COM Apr 11 2018 22:28:00 CCS, payment Processing Center, PO Box 55126,
Boston, MA 02205-5126
9170645 EDI: CBSAAFES.COM Apr 11 2018 22:28:00 Military Star, 3911 S Walton Walker Blvd,
Dallas, TX 75236-1509
9170646 EDI: CBSAAFES.COM Apr 11 2018 22:28:00 Military Star/Aafes, Attention: Bankruptcy,
PO Box 650060, Dallas, TX 75265-0060
9170631 E-mail/Text: bankruptcy@cavps.com Apr 11 2018 18:39:39 Cavalry Portfolio Serv,
PO Box 27288, Tempe, AZ 85285-7288
9170633 EDI: CHASE.COM Apr 11 2018 22:28:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
9170634 EDI: CHASE.COM Apr 11 2018 22:28:00 Chase Card Services, Attn: Correspondence,
PO Box 15278, Wilmington, DE 19850-5278
9170637 EDI: DISCOVER.COM Apr 11 2018 22:28:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
9170638 EDI: DISCOVER.COM Apr 11 2018 22:28:00 Discover Financial, PO Box 3025,
New Albany, OH 43054-3025
9170639 EDI: TSYS2.COM Apr 11 2018 22:28:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
9170640 +E-mail/Text: bkynotice@harvardcollect.com Apr 11 2018 18:41:03 Harvard Collection Services,
4839 N Elston Ave, Chicago, IL 60630-2589
9170644 EDI: MID8.COM Apr 11 2018 22:28:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
9170649 EDI: PRA.COM Apr 11 2018 22:28:00 Portfolio Recovery Associates LLC, PO Box 12914,
Norfolk, VA 23541-0914
9170648 EDI: PRA.COM Apr 11 2018 22:28:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952
9170655 E-mail/Text: bankruptcy@cavps.com Apr 11 2018 18:39:38 Synchrony Bank, c/o Cavalry,
PO Box 520, Valhalla, NY 10595-0520
9170656 EDI: WTRRNBNBANK.COM Apr 11 2018 22:28:00 Target, C/O Financial & Retail Svcs Mailstopn BT,
PO Box 9475, Minneapolis, MN 55440-9475
9170657 EDI: WTRRNBNBANK.COM Apr 11 2018 22:28:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
9170659 +EDI: VERIZONCOMB.COM Apr 11 2018 22:28:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9170653* Selip & Stylianou, LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; ahollander@windelsmarx.com; nl59@ecfcbis.com; jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Oscar D Rios kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Oscar D Rios	Social Security number or ITIN	xxx-xx-0998
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of New York			
Case number: 1-17-46981-ess			

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Oscar D Rios

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: April 11, 2018

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.